

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Stacey R Purtz  
 Colleen Purtz  
 Debtors

Case No. 16-14155-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Aug 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2016.

db/jdb	+Stacey R Purtz, Colleen Purtz, 3190 Applebutter Rd, Danielsville, PA 18038-9405
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13763307	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
13743759	+Citizens Bank, 1 Citizens Drive, ROP15B, Riverside R.I 02915-3019
13742078	Edward Salgado MD, 825 Delaware Ave, Palmerton, PA 18071
13744953	+FIRST COMMONWEALTH FCU, PO BOX 20450, LEHIGH VALLEY, PA 18002-0450
13742079	+First Commonwealth FCU, PO Box 20030, Lehigh Valley, PA 18002-0030
13742080	+Jewelry TV Preferred Account, PO Box 105658, Atlanta, GA 30348-5658
13772243	+MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13742081	+PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13753235	+PNC Bank, National Association, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13742082	+RBS Citizens, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
13742083	+St Lukes, 801 Ostrum St, Bethlehem, PA 18015-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: jrapa@rapalegal.com Aug 25 2016 01:58:48 JASON M. RAPA, Rapa Law Office, P.C., 141 S. 1st Street, Lehighton, PA 18235
smg	+E-mail/Text: robertsl2@dnb.com Aug 25 2016 01:59:24 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2016 01:59:15 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2016 01:59:31 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 25 2016 01:59:20 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13742077	EDI: BANKAMER.COM Aug 25 2016 01:43:00 Bank of America, PO Box 982235, El Paso, TX 79998
13746404	EDI: RECOVERYCORP.COM Aug 25 2016 01:43:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13742085	+EDI: RMSC.COM Aug 25 2016 01:43:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
13746415	EDI: RMSC.COM Aug 25 2016 01:43:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13742086	+EDI: WFFC.COM Aug 25 2016 01:43:00 Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13742084\* +St Lukes, 801 Ostrum St, Bethlehem, PA 18015-1000

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-4

User: dlv  
Form ID: 309I

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Aug 24, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
JASON M. RAPA on behalf of Debtor Stacey R Purtz jrappa@rapalegal.com,  
mrappa@rapalegal.com;ssprouse@rapalegal.com;krapapa@rapalegal.com  
JASON M. RAPA on behalf of Joint Debtor Colleen Puritz jrappa@rapalegal.com,  
mrappa@rapalegal.com;ssprouse@rapalegal.com;krapapa@rapalegal.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC Bank, National Association  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Stacey R Purtz</b>	Social Security number or ITIN <b>xxx-xx-5225</b>
	First Name   Middle Name   Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	<b>Colleen Purtz</b>	Social Security number or ITIN <b>xxx-xx-1825</b>
	First Name   Middle Name   Last Name	EIN <b>-----</b>
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 6/9/16</b>
Case number: <b>16-14155-ref</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/15**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Stacey R Purtz	Colleen Purtz
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3190 Applebutter Rd Danielsville, PA 18038	3190 Applebutter Rd Danielsville, PA 18038
<b>4. Debtor's attorney</b> Name and address	JASON M. RAPA Rapa Law Office, P.C. 141 S. 1st Street Lehighton, PA 18235	Contact phone 610 377-7730 Email: <a href="mailto:jrapa@rapalegal.com">jrapa@rapalegal.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779-1313 Email: <a href="mailto:ecfmail@fredreiglech13.com">ecfmail@fredreiglech13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 8/24/16

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>September 20, 2016 at 2:30 PM</b>	<b>Location:</b> Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 11/19/16
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 12/19/16
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 12/6/16
	<b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 203.00 per month for 60 months. The hearing on confirmation will be held on: <b>11/3/16 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	